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March 17, 2009

AGENDA ITEM 7

TO: MEMBERS OF THE BENEFITS AND PROGRAM ADMINISTRATION COMMITTEE

- I. SUBJECT:** CalPERS 2009 Retirement Planning Fairs
- II. PROGRAM:** Customer Service and Education Division
- III. RECOMMENDATION:** This is an information item
- IV. ANALYSIS:**

CalPERS is in the process of hosting its tenth year of Retirement Planning Fairs. The 20 fairs will take place from March through September in 17 cities. At these fairs members will have an opportunity to obtain information about CalPERS benefits and retirement planning from CalPERS staff and outside experts. Participants may also attend one of the many workshops scheduled throughout the day. In addition, members are able to use one of the many computer kiosks available to navigate through my|CalPERS with staff assistance.

Background

The concept of the CalPERS Retirement Planning Fairs began as a month-long campaign (Retirement Planning Month) in the year 2000. This campaign was part of CalPERS ongoing efforts to equip members with resources necessary to develop their retirement strategies. CalPERS originally designated May as Retirement Planning Month and held the first CalPERS Retirement Planning Fair at the State Capitol. Due to the success of this event, CalPERS decided to offer these fairs annually and expand them to multiple locations throughout California.

Discussion

The Customer Service and Education Division (CSED) has developed objectives to support a four year campaign to expand the event schedule and provide more locations to reach our membership throughout the State. This year, the fairs are scheduled over a period of seven months beginning in March and ending in September. One goal of the fairs is to afford all members the opportunity to attend an event by 2011¹.

In order to reach this goal a four-year strategy was developed to select fair locations. Attachment A reflects the counties we have already visited and where we plan to hold additional fairs over this period of time. This year, a total of 20 events are scheduled and will be held in 17 cities, with five of these events being held on Saturdays. CalPERS is holding fairs in cities with large CalPERS populations (such as Los Angeles, Sacramento, San Diego and Irvine), medium sized cities (such as Visalia, Santa Clara, and Redding), and smaller cities (such as Bishop, Kelseyville, Turlock and San Luis Obispo). The 2009 Retirement Planning Fair schedule is included as Attachment B.

Another goal of the fairs is to increase attendance by 50% over fiscal year 2005/06. This objective was met at the conclusion of last year's fair season with an increase of 59%.

The theme, "It's never too early...it's never too late," will be carried over from last year and will continue to support our fair events for the next three years. This year, we will continue with the messages of "Start...Think...Plan" to reinforce that concept. These messages support our goal of encouraging members to plan their retirement strategies as early as possible in their careers in order to enjoy a comfortable and financially secure retirement.

Program Representatives

A key benefit to our members who attend is the ability to speak in person with a variety of retirement experts in one location. The following program areas are scheduled to be present to provide information and materials to our members as well as answer questions.

- CalPERS
 - Regional Offices - CSED
 - Service Credit Unit - MBSD
 - Retirement Estimate Unit - MBSD
 - Health Benefits
 - Member Home Loan Program

¹ This is qualified as a fair being within a two hour drive from a member's residence or work address.

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- Supplemental Income Plans
- Information and Technology Services Branch: Desk Top Support in setting up the computer kiosks with my|CalPERS access and offering technical assistance with all computer and connectivity issues.
- External Partners
 - Anthem Blue Cross
 - Blue Shield of California
 - California School Employees' Association – active and retired
 - California State Employees' Association – active and retired
 - Kaiser Permanente
 - Retired Public Employees' Association
 - Savings Plus Program, administered by the Department of Personnel Administration
 - Scholar Share, administered by the State Treasurer's Office
 - Social Security Administration
 - State Teachers' Retirement System

Workshops

A popular feature of the fairs is the line-up of workshops available to attendees. The workshops are instructor-led and repeated throughout the day. Each year CalPERS re-evaluates the workshops that are offered during the fairs. Several factors are taken into account, such as participant feedback, attendance, hot topics and resource availability. This year there will be seven different topics offered.

Workshop Title	Presenter
Benefit Basics	CalPERS Regional Offices
CalPERS Health Benefits: Medicare and You	CalPERS Health Benefits Branch
CalPERS Health Benefits: Health into Retirement	CalPERS Health Benefits Branch
The Service Credit Factor	CalPERS Service Credit Unit
Savings Plus Program – Deferred Compensation for State Employees	Department of Personnel Administration
Digging up Dollars: How to Reduce Debt, by the Savings Plus Program	Department of Personnel Administration
Social Security	Social Security Administration

This workshop line-up varies slightly from last year's selections. The workshop on the benefits of CalPERS On-Line was lightly attended last year. Recognizing the importance of the subject for our members we eliminated the class but incorporated the main discussion points into the most heavily attended workshop, Benefit Basics.

Two new workshops were added to this year's line-up. The first was in response to participant requests to have a general health benefits workshop. The CalPERS Health Benefits Branch added "CalPERS Health Benefits: Health into Retirement." Another additional workshop is Digging Up Dollars, sponsored by the Savings Plus Program of the Department of Personnel Administration (DPA). This is a current class that is offered to State employees. DPA offered to hold this class during the fairs and it will be a great addition for our members, especially considering the current economic climate. This workshop will be open to all attendees, so retirees, school and public agency members will be able to participate as well.

Recommendations from 2008

Below is a brief summary of the feedback received from attendees and CalPERS staff at the completion of the 2008 fairs. These recommendations have been incorporated into this year's events.

- Schedule more workshops to accommodate increasing demand

The facilities acquired for the fairs this year have the capacity to seat more people on average than last year's facilities. This will allow us to accommodate more participants in the workshops. See Attachment C for a sample workshop schedule.

- Communicate logistical information ahead of time

In response to attendees desire to receive logistical information, staff has added additional information to the CalPERS web site and in the Fair Welcome Booklet that members receive upon arrival.

- Streamline the registration process at the Fair

Staff has examined the registration process and streamlined it in a couple of ways. Staff has incorporated various handouts into the Welcome Booklet to minimize the dialogue at the initial point of contact and get members on their way with the information they need to take advantage of the fair. The larger workshop rooms will also virtually eliminate the need for attendees to enroll in workshops at the registration tables. Attendees will be able to register in the morning and proceed to the workshop of their choice. Attendees are informed that seating is on a first-come first-serve basis.

Highlights for the 2009 Fairs

Moving into the 2009 Retirement Planning Fairs, staff will be exploring various improvements in order to provide the members what they need to prepare for their retirement.

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- Fair Season Schedule – The overall fair schedule has been adjusted to accommodate CalPERS resource issues with on-going workload and special projects. The fair schedule will be held from March to September to accommodate other CalPERS deliverables, such as PSR and the Employer Education Forum. The schedule is also designed to create the least amount of disruption for staff to ensure our day-to-day operations have minimal impact.
- Saturday Events – CalPERS is continuing to offer Saturday fairs in order to afford our members greater flexibility in their schedules. This year's Saturday events are:
 - San Diego / Del Mar March 14, 2009
 - Los Angeles March 28, 2009
 - Visalia May 9, 2009
 - Sacramento July 25, 2009
 - Redding September 26, 2009
- Fair Day Schedule – The fairs have been set with consistent time frames. Weekday fairs will always begin at 9:00 a.m. and end at 4:00 p.m. Saturday fairs will also begin at 9:00 a.m. but will end at 3:00 p.m. In addition, the workshop schedule now includes a lunch break to allow our members to have lunch without missing any important workshop topics. This is in response to members who wish to stay the entire day at the fairs.
- Dedicated web pages on CalPERS On-Line – CalPERS has dedicated web pages for the Retirement Planning Fairs so that members may get the information they need from one spot. The web site includes information on the fair schedule, driving directions, parking information, workshop schedule, workshop descriptions, vendor descriptions, What to Expect information and the ability to register on-line for the fair. The web site also allows our members to use CalPERS On-Line and my|CalPERS to order materials and access other valuable resources, including retirement estimates and their Annual Member Statement.
- Increased computer kiosks – The fairs will increase the number of computer kiosks available at all of our events over last year. This will allow attendees to get a hands-on experience using my|CalPERS. Staff will be on hand to assist and teach attendees the benefits of CalPERS on-line services.
- Continued use of larger facilities – The fairs were moved from the Regional Offices to larger venues a couple of years ago in order to handle the increased crowds at the fairs. This year there was an emphasis placed on finding facilities that could hold large workshops. This will make the registration process faster and allow us to meet the growing demands of attendees.

- Logistics – This year CSED continues its partnership with the Constituent Relations Office, Conference Services Unit. Conference Services assists with facility acquisitions and event set up. Conference Services brings their expertise in order to secure appropriate sized facilities at a fiscally prudent cost.
- Marketing Efforts – The CalPERS Office of Public Affairs is a key partner of the CSED. Public Affairs provides marketing and customer outreach services to promote the fairs and produces informational handouts for attendees and other related materials that are consistent with the CalPERS brand and event theme.

V. STRATEGIC PLAN:

This activity supports Enterprise-wide Strategic Plan Goal VII:

“Enable and educate members and employers to make informed decisions leading to a predictable and secure retirement future.”

VI. RESULTS/COSTS:

The cost to provide the 2008 Retirement Planning Fairs totaled approximately \$190,000. The costs associated with this year’s fairs will be tracked and accounted for as well.

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